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THE
INTEREST
OF
Creditors
AND
Debtors,

OR
The Duty that is Incumbent on both,
By the Laws Moral, Civil, and Divine.

With their Respective Interest Stated.

Published, for their Mutual Benefit, by an
Impartial Observer of the often Severity of the
Former, and Defection of the Latter.

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THE
INTEREST

OF
Creditors

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Debtors

OR

The Difference in Interest on both
By the Law of the Court of Chancery

With a Table of the Interest on both

By the Law of the Court of Chancery

And a Table of the Interest on both

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TO THE READER.

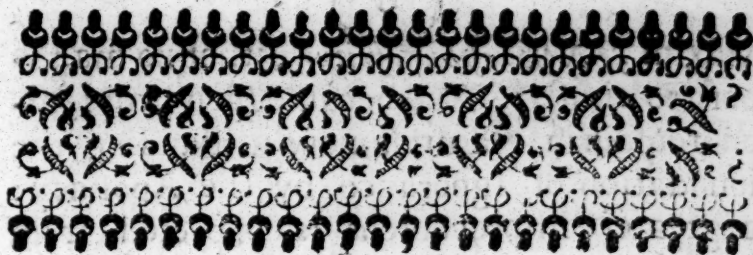
Reader.

MR Sympathy with poor Prisoners hath incited me to offer the following Discourse in their behalf; that it might provoke the Charity of Men, or at least the Clemency and forbearance of their Creditors towards them in this, or that I hope it may meet with some success, although it be a flinty Age. And if the reason thereof prevail with any, to administer their superfluities, and improve their

*Respective Capacities, for the alleviation
of Prisoners Burthens; not despairing of
thy self for one; then my design herein
will not be frustrated, who am.*

Thine, P. P.

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The INTEREST

O F

Creditors

AND

Debtors.



That it is a Duty incumbent upon Humanity to Promote the Good of its Individuals ; and reciprocally every individual one the others good ; or they violate the Harmony of their being , seems to be the intent of that
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Maxim, *Nemo sibi nascitur*, that no man is born to himself. And because such Impressions remain in Nature, notwithstanding the inundation of Ignorance by the Apostacy: a greater improvement is expected from us, under those many advantages, since offered for our Restoration. The first Branch of self-hood (the root of all Strife, Debate, Contentions, Injuries, Homicides, &c.) appeared in the Fratricide of Cain, who perpetrated that Act upon his Brother, upon the single Emulation of his Offering being respected; but hath since, Spawned a multitude of Iniquities in the World. As men hath given liberty to their Extravagant Appetites, and might be traced to be the Mother of most (if not all) Enormities committed, whereof the cruelty and violence of Creditors exercised towards their Debtors, by Arrests, Imprisonments, and other Depredations made upon their Persons and Estates, is none of the smallest Bratts: And that the deformity thereof may appear, is the designed appropriate Subject of this Discourse.

Now therefore all such as are, or may be concerned; let them consider, that a rigorous proceeding of Creditors against their Debtors, is not encouraged or countenanced, by any Laws Moral, Civil, or Divine

vine; norule of Manners, dictates of Humanity, or divine Precept, doth favour, but rather frown upon so degenerate an Act. A Ray of the uncontaminated Nature, was illustrated by *Abram*, who might have challenged *Lot* in right of Ancestry: A priority of Election, as may particularly be seen in the Story, and was before the Moral *Gen. 13.* Law was Exhibited; so great a Patriarch and Potentate being indisputably a pattern of Patience, self-denial and Brotherhood, for the imitation of all his Survivors. The good that *Joseph* returned his Brethren for their Evil, with many the like Presidents in Holy Writ that might be instanced, sufficiently commend to men the Exercise of Patience, Goodness and Charity one towards another.

If we respect the Decalogue, which was added for the Restitution of the Original Nature, the severity of a Creditor to his Debtor, is far from being justified thereby; And without doubt, is implicitly forbid in the Sixt Commandment: *Thou shalt do no Murder*, which comprehends a great deal more then barely violence to a mans life, there being many wayes to render that insupportable or very miserable: Among which, the Creditor pursuing his Debtor to Prison, may well be reputed one, where he is made useless

to his Generation, in all his Capacities; he cannot there serve himself, less his Family, and least of all his King and Countrey, to whom the greater Obligation lyes. I appeal to all sober men, whether such a condition be not Equivolent to death it self, to any man that yet retains judgement, to ascribe it its proper merit. The Scriptures in divers places, give testimony and rebuke to the secret practises of men, one against another; and most of all, being throwded under a Cloak of Justice: And here it may be a digression easily pardonable, to inspect those Employments and Professions of men, that in some measure do participate of the Nature (and are subservient to the ends) of such a murdering Spirit.

It will not be improper to begin with those that are the Agents and Factors for Creditors, in the Rigor and Violence they use towards their Debtors; and the first sort of them, are some persons appending to the Law, who take pleasure to act to the undoing a man, because they are hired to it, and it is very comely and honourable, they think, to be the ministers of Malice and Revenge, because they are paid for it; a sort of mercenary people like Packhorses to any design for Money, as the late Rebellious Age too wofully exemplified.

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The blood of the Degenerate nature, is highly vitiated in them, who help the Devil at a dead lift, doing that for him which he can't do for himself: being Restrained from doing men that Evil he wills, he incites a Civil War in their Species, whereby to hurt one another, not unlike that Proverb, *Homo homini Demon*, the Exaction, Infidelity, and Corruption of some of them, the ignorance and negligence of others towards their Clients, are manifest Characters of a Murdering quality, and unworthy management of a Profession, in it self sufficiently necessary and justifiable.

These doubtless, if the life-blood were Money, and they could come as easily to the Purse, as now they do, would make no scruple to cut the strings, to gratifie their insatiable desire; when poor men are thus subjected and prostrate to the Revenge of their Blood-thirsty Creditors, being cast into Prison, and made Tributary to the Drones of the Earth, *viz.* their respective Keepers, Waiters, Turn-keys, Porters, *cum multis aliis quos nunc prescribere longum est*, their bones are there to be pick'd, while fit for little else but to make Dice of; a Phrase too frequently used and tantamount effected, by some implacable Spirits upon their Debtors. Now not to stray too remotely from the in-

tended Subject ; if we consider the respective condition and capacity of Creditors , with that of their Debtors, their violent and rigorous Prosecution of them to Prison, pursuing that also to the extremity of restraint, envying their least Liberty, affording more favour and benefit to their Dogs, than to such men, whose misfortune hath been to incur their debt ; such procedure is altogether inconsistent with Reason, and prejudicial to their own Interest. The condition of the one is abounding, the other necessitous and wanting, thus it stands with the Major part of Creditors and Debtors, the disproportion of their subsistence being sufficiently evident, the one flourishing the other indigent ; the Creditor making use of his plenty, to enfeeble and render his Debtor more insolvent : this they do (though perhaps will or may be ashamed to own it) to that end. What reason then hath Plenty to prosecute Poverty, when we consider that one and the same hand dispenseth both, as is attested by the Prayer of *Agur*. Some are inevitably made insolvent by Providence, either by adjacent or remote means, whose Calamity is aggravated to be then in Debt, and this condition which requires the more compassion, is made the opportunity of cruel Creditors to add to their misery : without doubt such persons would

Prov. 22.

3.

Prov. 13.

30. 8.

would be as ready to affront their Creator (if within their reach) upon many cross occurrences of their interest, who so readily lay load upon his Creatures, their brethren, ^{Prov. 14. 31.} for the Trifles of this world, wherein at the same time themselves abound. The reason of all Actions is manifest by their end, by which it will appear, that the murdering proceedings of Creditors against their Debtors, are to gratify some domineering Lust or other; to which all other Licentious desires of men, are mostly subservient and tributary; some are precipitated thereunto, by Pride and Insolence, some by Passion, and Revenge, others by Policy, (who would shew themselves wiser than their fellows, aiming to be first served) and most if not all of them, are set on work by that General of the Infernal Field, Covetousness; men being thus acted by one Devil or another, whose proper names are more obscure; the Reason that guides them to such inhumane practices, is not that which was first given, but hath been since infected, and is become Earthly, sensual and Devillish. They flatter themselves, stifling the rebukes of Conscience, and hardning their hearts with the pretence of Justice, that a man may innocently seek his own, by such ways and means as the Law provides him: to remove

19. Levit.
18 33, 34.
ver.

which stone; there was a Maxim long since provided, viz. *Omne nimium vertitur in vitium*, Justice may be exacted with intolerable circumstances; which is so often forbidden in the Levitical Law under the denomination of Oppression; and seemeth to be chiefly, if not only meant, that for which a man may have some pretence, or colour of Justice, to act against his Brother. Whatsoever is rigorously required of disabled correspondence, is of near kin to Oppression; and greatly deviating from that Royal Law implanted in Nature, and so frequently reinforced both in the Old and New Testament, of *loving our Neighbor as our self, and doing as we would be done unto*; men that are willing to indulge themselves in the practise of cruelty, have the impudence to assert, that they do nothing but what they should willingly submit unto and justify in their Creditors: willingly ravishing their own souls of all mercy, sweetness and humanity that should adorn them, and cheating themselves with a lye at the same time, being in a condition greatly above the sufferer: they choose to be ignorant, that he that doth not espouse the condition of the passive, can never charitably or justly measure out unto him. Such indeed who have made their minds the mansion of all Bestial qualities, may repute it seasonable to set up-
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on a man already under affliction: *David* complains of such in the 10. 17. & 35. *Psalms*. There needs no pains to describe the uncomeliness thereof, the actions of Boys in the Street one towards another, sufficiently explode it, prohibiting in their Conversation, the striking of one that is down. Its impossible to derive suitable goodness, without a compassionate soul. There are another sort of men, that have a little more tincture of Lenity, but yet are perswaded to smother it, under pretence that Charity should begin at home, they have a Family to maintain, and Children to raise Portions for, therefore they are obliged to be severe with their Debtors. This Cloak hath a plausible Aspect, but upon examination 'twill be found as deformed as the former; for were such excuse to be admitted as reasonable, it would be a bar to all manner of Charity amongst men, that a man should suspend all acts of Goodness and Bounty, to present and worthy objects thereof, because his children may have need of the same ten or twenty years afterward, is too great a sparke of Infidely, a presumption upon providence and a Monopolizing of all benefits to his own Loyns, destructive to humane Society, inverting the design of the Creation, which by mutual help was to abound in the common Good. That grand

root Covetousness before spoken off, doth
 also produce this branch, according to what
wisd. 4. 12 is hinted in the wisdom of Solomon, that the
wandering of Concupiscence, doth undermine the
simple minde. Having thus far endeavoured
 the discovery of the unreasonableness of the
 cruel Creditors : here is opportunity also to
 induce the demonstration, that such his pro-
 ceedings are against the reason of his own
 interest ; to demonstrate which, we are
 to consider the Debtor under a double qua-
 lification, either honest or dishonest : in
 both which denominations, the violent deal-
 ing of the Creditor with his Debtor, is
 against the requiring of his own interest,
 which is, to be satisfied, if his Debtor be
 honest ; greater security cannot be given him,
 then such principles as will certainly perform,
 when ever Ability concurs : and to use force
 against such an one whose power is absent,
 may irritate and incense the Divine anger,
 that is jealous to revenge the cause of the in-
 nocent ; and may render him Culpable of
 that Judgement denounced in the *Psalms* :
Psal. 7. 16. *His mischief shall return upon his own head, and*
his violent dealing shall come down upon his own
pate. If the Debtor be dishonest, conceales
 his strength, can, but will not pay, although
 it can hardly be presumed, that men should
 choose a Prison, and therewith a superfluous
 expence

expence that doth accompany it, which in some reasonable time, and their liberty might be saved, and conduce at least towards satisfaction of the Creditors: yet admitting that such there be, as many others that do things as inconsistent with reason, however it is the Creditors interest to forbear the pursuit; a Prison generally debaucheth mens parts, and impoverisheth their Purse, which needs must disappoint the hopes any man may have of payment from such a Condition: A poor and unworthy revenge to be continued, unbefitting any that are Prudent or Pious, wherein their ends are frustrated in their life, and in their death must be worse disturbed, it being doubtless a great obstruction of Rest and Peace, to be the irrevocable cause of anothers misery. The Scripture adviseth *not to let the Sun go down upon our wrath*, which implicitly forbids our dying in the paths of revenge, or the least uncharitableness.

There are a third sort, and they will plead necessary for their excuse, their own wants are so pressing, that they must needs be severe with their Debtors: These of all others are least pardonable, that will aggravate their own misery, to make another like them, and past hopes to help them; whereas there is no necessity to evil Actions, and all that deviate

deviate from charity, are such, *Solomon* gives you a character of them *Proverbs. 28. 3.* *A poor man that oppresseth the poor, is like a sweeping rain which leaveth no food.*

There is a Reciprocal and Correlate duty between Creditors and Debtors, as it is incumbent upon one to exercise Forbearance and Patience, it is also upon the other, to be just and to pay as he is able; If men would think themselves (as indeed they are) as accountable to *God Almighty*, for the omission of these Duties, as for the breach of other his Commandments : Truly the Lawyers would have no such cause to laugh at their Clyents follies, and wallow in the wealth of their Ruins.

It remaineth now to Evidence, that the whole current of divine Precepts, as in the Pentateuch or Five books of *Moses*, to the days of the Prophets were full of their Denunciations, the Doctrine of Christ himself and his Appostles, more abundantly is against, so for unnatural, ungodly, and unchristain-like dealing of Creditors with their Debtors. *Thou shalt not avenge, nor bare any grudge against the Children of thy People, but thou shalt love thy Neighbor as thy Self, &c.* This Text presupposes men to be offenders one against the other, either in their natural, or civil capacities, or both :

*Leviticus. 19.
18.*

And

And therefore commands them not to seek revenge, yea more, not to harbour the least Animosity each to other, with an affirmative Precept adjoyned, as the reason of the former; *Thou shalt love thy Neighbor as thy self*: there is no man that hath yet a spark of Goodness remaining, but in any trespass he commits, or may commit, either against God or man, but he would willingly be forgiven, or at least forborn, till he can make a just Reconciliation; And he that thus loves himself, ought so to love his Neighbor. ^{Luke 6.31.} If any should object that this brotherly kindness, was only to be exercised amongst those of Affinity or Consanguinity, the 33 and 34 Verses of the same Chapter, remove that restraint, saying: And if a Stranger sojourn with thee in your Land, ye shall not vex him, but the stranger that dwelleth with you, shall be unto you as one born amongst you, *And thou shalt love him as thy self*, &c. here is a door of Fraternity opened in the manhood, removing all manner of pretense for Partiality, in the distribution of Charity and Justice one towards another: And this is attested by the *Simile* ^{Luke 10. 36. 37.} our Saviour put forth of the *Samaritan*, that did good to him that was fallen among Theeves, and therefore was his neighbor, not respecting the Alienation of people, but
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the necessity of the Object. Now that men are not such strangers in nature as (by their cruelty and mercilessness to each other) they make themselves. Let them take that account St. Paul gives of their extract, in the *Acts* chapter 17. verse 26. *And hath made of one Blood, all Nations of men for to dwell on all the face of the Earth, &c.* We count it unnatural among Beasts, that individuals of the same species should prey one upon another: yet with them its less practised then with men. With what conscience then can a Creditor (if his light be not become darkness) pursue his Debtor to a Prison? at once divesting him of all the benefit of the Creation, ravishing all his hopes of improvement in his Generation, dampifying all his natural or acquired parts to that end, and certainly plunging his Vital and Animal Being into a decay and miserable languishment, which produceth his *Exit* to the World, his debt satisfied, and very probably his Creditor to answer for his blood: Let all disinterested men judge, if this be not the worst way of murdering a man.

By the Law of Charity, no man ought to have such thoughts of another, that being able, he will choose a Prison to avoid paying his Debts; and if in matter of Fact, there be here and there a Monster in their kind, what may

may be justifiable against such an one; the severity of Law being intended for such, ought not to extend to all, that in some other sense may see culpable in the eye of it; the same measure may be excusable to one, that may be criminal, being meeted to another, from the different merit in the recipient. There are doubtless many men, to whom the apprehensions of a Prison may be more terrible, then of Death, who therefore being rigorously prosecuted by their Creditors may (out of just ends, foreseeing an impossibility of ever making satisfaction there) struggle hard, making what defence they can, to prevent such approaching Mischief and Ruin, (hoping still there may be some life in that Proverb, *Multa cadunt inter poculum & labra*, many things fall between the Cup and the Lips, and give a diversion to so violent a tempest; which procrastination feeds only the instruments of the Law, lessens the sustenance and solvenry of the Debtors; aggravates the Creditors Account, leaves him to learn by his inconsiderate rashness.

There are some men yet more inveterately tinged with their blood-thirsty and revengeful Spirit, then any before spoken off, who not content with their full blow at their Debtors liberty, and the consumption of their lives: being envious at the least support they

may have in so miserable an estate, provide to intercept that also, by a Statute of *Bankrupt* against them ; thereby not only damning their present substance, but extending to that which hath no visible being, (but may be, in the womb of Providence, and future manifestation :) and hath no better aspect, then a presumption to affront God Almighty in his goodness, for the releif or restoration of those that are so distressed and oppressed. One of the greatest enemies to mankind, was **doubtless** in the contrivance of so great a mischief to the humane Race : for not one in ten that have been prosecuted, ever answered the end of the Creditors, and irrevocably ruined the Debtors ; This and many the like oppressions between the Subjects (through many foul practisers at Law, Fomenters of their Feuds, and Leeches of their labours, hath been no small cause of such a tempest of Judgments, of late years precipitated upon this Nation. That they have Law to encourage them, is the complaint of the Preacher *Ecclesiastes 4. 1.* *So I returned and considered all the oppressions that are done under the Sun : and behold, the tears of such as were oppressed and they had no Comforter ; and on the side of their Oppressors there was power, but they had no Comforter.*

There are some that boast themselves in the
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the success they have had in this sort of Murder: they no less then *Cain*, deserve a mark that all men may know them by, and avoid. Then penalty for Theft, under the Old Law, was not be exacted, if committed meerly to satisfy hunger; and the whole Law is tributary and reducible to that of Charity; but these men (for a small trespass, and whereunto themselves are in some sense accessory, there being a reciprocation, between buyer and seller, borrower and lender, and are the mutual cause of those denominations) under the countenance of a Law, do greedily strip their Debtors of all manner of sustenance, both for present and in future, flattering themselves like the Where in the *Proverbs*, *Proverb. 7.* that they are all the while doing a Sacrifice to Justice, when it is only to their own Abominable and insatiable Lusts, and justly fall under the description of that Text, *Proverbs 14. 12. There is a way which seemeth right unto a man, but the end thereof is the way of Death.*

The several Statutes which mainly (if not only,) give motion to so barbarous a Process of Creditors with their Debtors: are the 13. *Eliza.* 7. the 1. *Jacob.* 15. and 21. *Jacob.* 19. which no doubt proceeded then from good intent, to make men Just, which all humane Laws can never do, if Justice be not first written in the heart; no more then the

avenge of Murder by cruel circumstances to
 Death, can deterr the blood-thirsty from
Homicide ; what then might be thought
 convenient and reasonable, may be now
 unprofitable and burthensome ; different
 ages, produce different interests, ways and
 means of living ; what might be reputed cul-
 pable then, may now, by a different end, be
 honest and just. And if the constitutive qua-
 lifications of a *Bankrupt* by those Statutes,
 be well considered, and compared with the
 various alteration of Trade, and general oc-
 currences to mens Estates since, there will
 be more need for the Abolition or at least
 the mitigation of them, then their continu-
 ance. As for instance in that of the 21. Jac. 19.
 there is this Qualification of a *Bankrupt* " Or
 " being indebted to any person or persons in
 " the sum of 100 £. or more, shall not pay,
 " or otherwise compound for the same, with-
 " in six Moneths, next after the same shall
 " grow due ;) When in my knowledge and
 experience of Trade, the habit thereof hath
 been so much altered for some years before
 and since the Dreadful Fire of *London*, that
 by that qualification, most of the Traders
 in *England*, may be made *Bankrupts*, a cu-
 stom being introduced, of buying at three or
 six moneths, and paying at six, nine, twelve
 eighteen Moneths, or more. Besides, the
 excess

excess of severity in these Statutes, is very evident, as also their inequality: other Laws enough, giving the Creditors leave to pursue and force his Debtor to Prison: and these, to cut his throat for being there; too hard to be allowed, that the Creditor shall occasion the matter of Fact, which shall render his Debtor the more criminal, and then punish him for it; it is like being Judge and Executioner also, in his own Cause. Moreover, if the end of those Statutes be deliberated, we shall find the Prosecutors much abusing them; the distinguishing character of a *Bankrupt*, guilty of the Matters then express, is, "to the intent or purpose to defraud or hinder any of his or her Creditors, of the just debt or duty of such Creditor or Creditors, shall be reputed, deemed and taken for a *Bankrupt*. Which implies that others may do the same Facts, but not to the same intent or purpose: else that supplement of words, would be altogether unnecessary. But without regard to the said distinction the Executioners of these Statutes, make use of them indifferently upon all persons within cognisance of either of the qualifications, to render them a Prey to the gulf of their own particular gain; at once undoing the Debtor, and spunging the Creditors malicious excrements. The Scripture, in a more general way, yet applicable enough to this, gives Testimony against it,

by *Obediah* the Prophet, *vers. 13.* *Thou shouldst not have entred into the Gate of my People in the day of their calamity; yea thou shouldst not have looked on their Affliction in the day of their Calamity; nor have laid hands on their substance in the day of their calamity.* The many general Calamities that of late years and times have befallen this Nation, may very well Apologize, that the inevitable disability, not the designed dishonesty of men, may have rendred them lyable to the lath of those Statutes; and so much the more worth the notice of the Great Council of this Nation to redress, in whose power it is.

The Premises considered, the Prisoner is in no better capacity then as dead to his Creditor, and in no probability, while so, ever to satisfy him; I would then propound to the Creditor, whether he can be in worse condition, if he set the Debtor free: in so doing, he will certainly be better, upon the account of charity; and it is possible, the Debtor by his liberty, may attain to make him plenary satisfaction here; every age abounding with such examples. Admitting these have the aspects of two Evils exposed to a man, most prudent men agree, 'tis safest to choose the least. Waving the innumeration of a cloud of Scriptures, in the Old Testament, that speak in the commendation and approbation of

of mercifulness and the fruits of it, thus applied in particular ; I shall proceed to instance how suitable it is to christianity, and how vigorously recommended and enjoined in the Doctrine of Jesus Christ and his Apostles. Now for our full conviction : that Article in the Lords Prayer, may be most proper lead the Van, *viz. Forgive us our Trespases, as we forgive them, that trespass against us*: some Translations have it, *Forgive us our Debts, as we forgive our Debtors*: as in *Matthæw 6. 12.* reinforcing it, verse the 14. and 15. *For if ye forgive men their Trespases, your Heavenly Father will also forgive you. But if you forgive not men their Trespases, neither will your Father forgive your trespases.* Most Theologists consent in this, that men ought to pardon the pecuniary Debts of their disabled Debtors. And so far will vindicate the purport of what is premised: and without controversy so to remit, is a duty incumbent on all Christians, from the precited Texts: with what impudence then, can men, especially such as would be reputed Christians, ask God Almighty remission of their own Sins and at the same time, detain their Debtor in Gaol, either by suit or Action. The consideration of the more freedome of access to Heaven by petition, hath so far operated upon some, in a tumultuous Trade in the World, as to occasion their forbearance of men, and thereupon considerable losses to themselves: but very probably may be remotely comprehended in number with those that suffer for Christs sake, being done in obedience to his Doctrine and Spirit; such Loss will certainly be

Crowned with infinite Gain. The worst Epithite that can be ascribed to a Debt in trespass, is injury and wrong to his Neighbor, and the more voluntary it is, the more aggravated and criminal, *viz.* in those that can pay and will not; Yet, even to those, I find no exceptions provided in our Saviours Precepts of Pardon, but rather the more vehemently urged, as the offence is more provoking; thereby commending to us, the attainment of the best Degrees of a Christian Estate; to this end, those Scriptures seem directed, *viz.* Luke 6. 35, 36, 37, and 38. *But love ye your Enemies, and do good, and lend, hoping for nothing again : and your reward shall be great, and ye shall be the Children of the Highest : for he is kind unto the unthankful, and to the evil. Be ye therefore merciful, as your Father also is merciful. Forgive, and ye shall be forgiven. Give, and it shall be given unto you. Good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye meet withal, it shall be measured to you again.* The like in Matthew the 5. 44, 45. verses and to the end. The more inconsistent this Doctrine seems to mens Temporal Intrest: it is with the greater difficulty received, but is comprehended under self-denial, wherewith the Christian life so much abounds. There is a remarkable Emphasis put upon that Creditor mentioned by Our Saviour Christ. Luke 7. 41, 42. that had two Debtors, and when they had no pay, he (frankly) forgave both. That in the 18. *th.* Matthew verse 21. unto the end, runs parallel in kind; reproaching him that had received forgiveness,

forgiveness, and afterward used violence to his fellow Servant, for a much more inconsiderable matter ; and what became of him is obvious, Verse 34. *And his Lord was wroth, and delivered him to the Tormentors, &c.* The use of instruction our Saviour makes of it, is in Verse 35. *So likewise shall my Heavenly Father do also unto you, if ye from your hearts forgive not everyone his Brother their Trespases.* These Scriptures do plainly press and enjoin us to the exercise of forbearance, compassion and forgiveness towards Debtors, without respect of Persons, honest or dishonest, able or disable, asking it, or not asking it ; Much more doubtless, do they operate to those that would be Just, but are disabled, and become Petitioners for it, and whose condition indeed may scarcely merit the Inscription of a trespass upon it. *St. Paul* is very positive and particular in his reproof of litigiousness, *1 Cor. 6. 7.* Now therefore there is utterly a fault among you, because ye go to Law one with another, why do ye not rather take wrong ? why do you not rather suffer your selves to be defrauded ? as if he were equally sensible of the Havock they would make of their worldly Interest, in their going to Law ; as the violation of Divine Precepts would in their eternal. It is enough notorious that Clyents do merely maintain and enrich their various Agents at Law, besides the several officers appending the Courts of Judicature ; all which excise a cause equivalently to the matter in controversy, called by them the merit of the Cause ; so that the Clyents like a criminal Souldier, may only be said to be run the Gante-

lope amongst them : I mean the dishonest and unfaithful practisers and agents in the Law. Without exception, the Laws given to the *Hebrews*, were Free and full enough for the distribution and support of Property : but the *Labyrinth* since erected by men upon them, savours more of Arrogance, as if God the fountain of Wisdom, were deficient in his Laws, Government or bridle upon the evil nature, and needed mens supplements (a tincture of the lapsed Angels, that would pretend to mend the ways and Counsel of God) then any zeal, goodness or Piety to the Creation.

Let us leave off therefore our Cruelty, Oppression, Violence, Covetousness and Revenge one towards another, and follow the advice given us by Holy men, and Jesus Christ himself.

The Preacher in *Ecclesiastes* the 11. 1, and 2. verses; Cast thy bread upon the waters, for thou shalt find it after many days. Give a Portion to seven, and also to eight; for thou knowest not what evil shall be upon the Earth; making that an argument for improving the present time to do good in, and to distribute : namely, the revolution of time and providence, that doth remove extreams to one and the same Subject; making him poor and needy; that was wealthy and did abound, and so, *à con-*

Galat. 6. 10 *træ* : the greater reason, we should do good with it, whilst it may be called Ours.

Let us avoid also that character, which is given them who shew no favour : *Proverbs. 2. 10.* The soul of the wicked desireth evil : his neighbour findeth no favour in his eyes. And *Proverbs 22. 22;*
and

and 23 verses. Rob not the poor because they are poor: neither oppress the afflicted in the Gate: for the Lord will plead their cause, and spoil the soul of those that spoiled them. It is a usual thing for many to fall upon a man already in Prison; which I believe is reprehended in the foregoing Text: Neither oppress the afflicted in the Gate: that is such upon whom the Law hath already passed; the seat of Judicature, being often in Scripture represented under the denomination of the Gate. *Prov.* 21. 13. Whoso stopeth his Ears at the cry of the Poor, he also shall cry himself, but shall not be heard. *Prov.* 19. 17. He that hath pitty upon the Poor, lendeth unto the Lord: and look what he layeth out, it shall be pay'd him again. Let us also escape the Judgement that is denounced against the merciless. *James* 2. 13. For he shall have Judgement without mercy, that hath shewed no mercy &c. Now that I may not seem partial in my discourse, only to demonstrate the Creditor his duty; I shall endeavour also to leave the Debtor inexcusable, and shew him his duty, which is incumbent upon him, by the Moral and Divine Laws: as that upon the Creditor.

Let not the Debtor think ever a whit the better of himself, by what is forespoken to the Creditor: for he is no less guilty of the breach of divine Laws, and contempt of the like admonitions: if he fail in one title of Justice, that is within his power or contrivance to performe; Therefore the 8th. Commandment saith, *Thou shalt not steal*, and thereunder Collects all the divers ways and modes of injustice, whereby a man may prejudice or lessen the estate of

his neighbor, or therewith benefit himself. This exceedingly digresseth from that Royal rule, *Matthew* 7. 12. Therefore all things whatsoever ye would that men should do to you, do ye even so to them : for this is the Law and the Prophets.

The Debtor ought to deal with his Creditor, as himself would be dealt with, if he were a Creditor : and men are to behave themselves towards others, no otherwise, then supposing themselves to be the subject of their own Actions : If this Rule were observed, there would be but little cruelty, tearing or devouring one another : and as little injustice to provoke it. *Solomon* in *Proverbs* 3. 27, 28. giveth suitable Advice : Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Say not unto thy neighbor, go, and come again, and to-morrow I will give, when thou hast it by thee. This counsel complicates the mutual duty of Creditor and Debtor : and if men did not idolize the things of this world, they would never exchange their birth-right to virtue and eternal Happiness ; for the portage of this life. Let the Debtor therefore, consider the hazard that he runs, to deceive or injure his Creditor : it is at the least a great Eclipse (if not total extinction,) of his Portion in everlasting Glory, if not timely repented of, and restitution made, if within his power : the divine Law being as a devouring fire, that ceaseth not, untill the sin be consumed ; The Story of *Zachew*, *Luke* 19. 8. is very exemplary herein, viz. *Zachew* stood forth, and said unto the Lord, behold Lord ! the half of my goods I give to the Poor, and if I have

have done any wrong to any man, I restore four-fold. *St. Paul Corinth. 1. 6. 8, and 9. verses*, is very express in his reproof herein, urging the ill consequence thereof, *viz.* Nay, you do wrong and defraud, and that your Brethren. Know you not that the unrighteous shall not inherit the Kingdom of God, &c. It is an Argument of the greatest force, to dissuade men from doing injustice, when the inheritance of the Kingdom of God is forfeited thereby; although it should produce never so great gain here, yet our Saviour saith, *Matthew 16. 26. For what is a man profited, if he shall gain the whole World, and lose his own Soul?* Furthermore, it savoureth greatly of Ingratitude, which is hardly pardonable with men: for a man to require any trust with infidelity; it invades humane Society, and is attended with numerous aggravations, whereby to render it odious and abominable.

Finally I shall conclude with impartial Advice, both to Creditor and Debtor: Let not the first flatter themselves that all is well, when they have used their will upon their Debtors, according to the scope that humane Laws give them; and have pay'd themselves, perhaps with the ruin of their Debtors, or without; it is much alike in Scriptural consideration, they have attained it uncharitably, unmercifully, and violently, and are responsible for it unto God Almighty: and may peradventure go wilfully ignorant to Hell, with such a Crime unrepented of.

There is no Creditor, but in his prosecution, is hurried therein by some devillish lust or other, as Covetousness, Extortion, Pride or Envy, and such shall

shall not inherit the Kingdom of God: 1 Cor. 6. 10. Neither let the Debtor think himself secure, if he can do injustice or defraud his Creditor undiscov-
 ered: or abuse his patience, or forbearance exerci-
 sed towards him, in sense of his duty required by
 God; for without Repentance and satisfaction, he
 shall not escape the Judgment of God.

Let us all therefore consider our wayes, in either
 of the said capacities, as Creditor or Debtor, or
 both: that we are accomprable to the Laws of
 Heaven, for our good or ill behaviour therein one to-
 wards another, as most certainly comprehended in
 his Commandements; And we shall incline our
 selves more to follow the Apostles advice, to study
 and follow peace with all men, and perswade there-
 unto, so we shall be entituled to that blessedness
 pronounced by Christ, *Mat. 5. 9. Blessed are the
 Peace-makers, for they shall be called the Children of
 God.* Neither shall our livelyhoods be any longer a
 prey to those that have sold themselves to this
 World, and live by mens litigious Contests.

FINIS.